

# **Exhibit “A”**

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
AND CHANGE OF PAYMENT NOTICE PREPARED FOR  
ACCOUNT NUMBER: [REDACTED]  
ESCROW ANALYSIS DATE: 08/26/2020

Escrow Payment Calculation \$503.69

\$6,044.35 / 12 months =

NEW PAYMENT IS AS FOLLOWS:

Principal and Interest \$922.43  
Required Escrow Payment \$503.69  
Shortage/Surplus Spread  
Optional Coverages  
Buydown or Assistance Payments  
Other

Total Payment \$1,426.12  
New Payment Effective Date: 10/01/2020  
Current Payment Due Date: 11/01/2019

This statement provides a detailed summary of activity related to your escrow account. Bayview Loan Servicing maintains your escrow account to pay such items as property taxes, insurance premiums, and/or mortgage insurance. The escrow items to be disbursed from your account over the next twelve months are summarized above.

ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

The following estimate of activity in your escrow account from 10/2020 through 09/2021 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included. This also includes the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

MONTH	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT					ESCROW ACCOUNT BALANCE	
		MIP/PMI	FLOOD	HAZ. INS.	WIND INS.	TAXES	TAX DESC.	PROJECTED	REQUIRED
STARTING BAL								\$3,358.73 <sup>-1</sup>	\$931.51 <sup>2</sup>
OCT 20	\$503.69	\$37.97						\$2,893.01-	\$1,397.23
NOV 20	\$503.69	\$37.97						\$2,427.29-	\$1,862.95
DEC 20	\$503.69	\$37.97						\$1,961.57-	\$2,328.67
JAN 21	\$503.69	\$37.97						\$1,495.85-	\$2,794.39
FEB 21	\$503.69	\$37.97						\$1,030.13-	\$3,260.11
MAR 21	\$503.69	\$37.97				\$726.22	COUNTY TAX	\$1,290.63-	\$2,999.61
APR 21	\$503.69	\$37.97						\$824.91-	\$3,465.33
APR 21						\$307.72	TOWN TAX	\$1,132.63-	\$3,157.61
MAY 21	\$503.69	\$37.97						\$666.91-	\$3,623.33
JUN 21	\$503.69	\$37.97						\$201.19-	\$4,089.05
JUL 21	\$503.69	\$37.97						\$264.53	\$4,554.77
AUG 21	\$503.69	\$37.97						\$730.25	\$5,020.49
AUG 21						\$3,266.77	SCHOOL TAX	\$2,536.52-	\$1,753.72
SEP 21	\$503.69	\$37.97						\$2,070.80-	\$2,219.44
SEP 21				\$1,288.00				\$3,358.80 <sup>*</sup>	\$931.44 LP
Total		\$455.64		\$1,288.00		\$4,300.71			

(1) Your current escrow balance is negative \$9,287.83. To project the next year's tax and insurance payment we added \$6,005.04 for payments not yet made and subtracted \$75.94 for disbursement not yet made. This brings your projected starting balance to negative \$3,358.73 (see breakdown on next page).

(LP) The lowest (LP) required escrow balance for the next 12 months is scheduled to be \$931.44 (cushion) which is 1/6 of the anticipated escrow account installment. Under Federal Law (RESPA) or applicable state law, a cushion in your escrow account is permitted (excluding MIP/PMI).

(\*) Your lowest (\*) projected escrow balance for the next 12 months is scheduled to be negative \$3,358.80. Your bankruptcy escrow claim amount of \$6,246.00 will be added to your escrow balance. The difference between the lowest projected balance, bankruptcy escrow claim amount and cushion is \$1,955.76. This results in a surplus once all the payments not yet made for the tax and insurance portion are received.

(2) Based on the escrow account projection for the coming year indicated above, your escrow account requires a starting escrow balance of \$931.51 to arrive at the lowest (LP) required escrow balance.

The projected escrow surplus is only valid for loans that are current at the time of the analysis. An account is current if payment is received within 30 days of the payment due date.

This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid through that plan. In other words, we are only analyzing for taxes (and insurance if applicable) that will come due after your current bankruptcy filing date.

IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE NOTIFY US AND PROVIDE THIS CORRESPONDENCE TO YOUR ATTORNEY.

Account Number: [REDACTED]

Name: Nicholas Ramos

[REDACTED]

This is a statement of actual activity in your escrow account from 10/2019 through 09/2020. Last year's projections are next to the actual activity. Your mortgage payment for the past year was \$1,422.85 of which \$922.43 was for principal and interest and \$500.42 went into your escrow account. An asterisk(\*) indicates a difference from a previous estimate either in the date or the amount. An 'E' indicates a projected disbursement or payment.

Your anticipated low point may or may not have been reached based on one or more of the following factors:

- PAYMENT(S)

  - Monthly payment(s) were received less than OR greater than expected
  - Monthly payment(s) were received earlier OR later than expected
  - Previous overage was returned to escrow
  - Previous deficiency/shortage not paid entirely
- TAXES

  - Tax rate and/or assessed value changed
  - Exemption status lost or changed
  - Supplemental/Delinquent tax paid
  - Tax bill paid earlier OR later than expected
  - Tax installment not paid
  - Tax refund received
  - New tax escrow requirement paid
- INSURANCE

  - Premium changed
  - Coverage changed
  - Additional premium paid
  - Insurance bill paid earlier OR later than expected
  - Premium was not paid
  - Premium refund received
  - New insurance escrow requirement paid
  - Force placed insurance premium paid

MONTH	PAYMENTS TO PROJECTED	ESC. ACCT. ACTUAL	PAYMENTS FROM PROJECTED	ESC. ACCT. ACTUAL	DESCRIPTION	ESCROW BAL. PROJECTED	COMPARISON ACTUAL
STARTING BAL						\$924.89	\$5,321.10-
OCT	\$500.42	\$0.00 *	\$37.97	\$37.97	PMI PREMIUM	\$1,387.34	\$5,359.07-
NOV	\$500.42	\$0.00 *	\$37.97	\$37.97	PMI PREMIUM	\$1,849.79	\$5,397.04-
DEC	\$500.42	\$0.00 *	\$37.97	\$37.97	PMI PREMIUM	\$2,312.24	\$5,435.01-
JAN	\$500.42	\$0.00 *	\$37.97	\$37.97	PMI PREMIUM	\$2,774.69	\$5,472.98-
FEB	\$500.42	\$1,000.84 *	\$37.97	\$37.97	PMI PREMIUM	\$3,237.14	\$4,510.11-
FEB				\$726.22 *	COUNTY TAX	\$3,237.14	\$5,236.33-
MAR	\$500.42	\$0.00 *	\$37.97	\$37.97	PMI PREMIUM	\$3,699.59	\$5,274.30-
MAR			\$726.22	\$0.00 *	COUNTY TAX	\$2,973.37	\$5,274.30-
MAR				\$307.72 *	TOWN TAX	\$2,973.37	\$5,582.02-
APR	\$500.42	\$0.00 *	\$37.97	\$37.97	PMI PREMIUM	\$3,435.82	\$5,619.99-
APR			\$307.72	\$0.00 *	TOWN TAX	\$3,128.10	\$5,619.99- L
MAY	\$500.42	\$500.42	\$37.97	\$37.97	PMI PREMIUM	\$3,590.55	\$5,157.54-
JUN	\$500.42	\$500.42	\$37.97	\$37.97	PMI PREMIUM	\$4,053.00	\$4,695.09-
JUL	\$500.42	\$0.00 *	\$37.97	\$37.97	PMI PREMIUM	\$4,515.45	\$4,733.06-
AUG	\$500.42	\$5,504.62 *E	\$37.97	\$37.97 E	PMI PREMIUM	\$4,977.90	\$733.59
AUG			\$3,267.45	\$3,266.77 *	SCHOOL TAX	\$1,710.45	\$2,533.18-
AUG				\$1,288.00 *	HAZARD INS	\$1,710.45	\$3,821.18-
SEP	\$500.42	\$500.42 E	\$37.97	\$37.97 E	PMI PREMIUM	\$2,172.90	\$3,358.73-
SEP			\$1,248.00	\$0.00 *	HAZARD INSUR	\$924.90	\$3,358.73-
Total	\$6,005.04	\$8,006.72	\$6,005.03	\$6,044.35			

\* = indicates a difference from a previous estimate either in the date or the amount  
'E' = projected disbursement or payment  
'L' = Lowest Escrow Balance

Starting Projected Escrow Balance:

Current Escrow Balance \$9,287.83-

Payments Not Yet Made \$6,005.04

Disbursements Not Yet Made \$75.94

Projected Escrow Balance \$3,358.73-

The above table may not show one scheduled PMI payment from the escrow account.

At the time of your escrow account review, your expected lowest balance was \$924.90 (cushion) or 1/6 of the anticipated escrow payment. Your actual lowest escrow balance was negative \$5,619.99, as shown in the above "Account History".

**Confirmed SII Disclaimer:** If you are a confirmed successor in interest of the account, unless you assume the mortgage loan obligation under state law, you are not personally liable for the mortgage debt and cannot be required to use your own assets to pay the mortgage debt.

Bayview Loan Servicing, LLC is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only. It does not constitute an attempt to collect a debt, to reaffirm a debt, or to impose any personal liability on you. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. If your original obligation was discharged, any payment you make on the account is voluntary, but we still have rights under the security instrument, including the right to foreclose on the property. If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number. Bayview Loan Servicing, LLC., NMLS no. [REDACTED].

Should you require additional information, please call Customer Service: 1-800-457-5105

Mon-Fri, 8:00 a.m. to 7:00 p.m., EST

www.bayviewloanservicing.com